MAR 05 2004
PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants :	Binder et al.		
Serial No. :	10/680,373	Examiner	: Not Yet Assigned
Filed :	October 7, 2003	Group Art Unit	: 3621
For :	METHOD AND SYSTEM FOR CONDUCTING OFF-LINE AND ON-LINE PRE-AUTHORIZED PAYMENT TRANSACTIONS		

Customer No.: 21003

INFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

March 1, 2004
Date of Deposit

Michael J. McNamara
Attorney Name

Signature

52,017
Patent Reg. No.

March 1, 2004
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached Form PTO 1449 and respectfully request that the listed documents be considered by the Examiner and made of record in the above-captioned application. Copies of all of the documents listed on the Form PTO-1449 are enclosed herewith.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute

"prior art." If the Examiner applies the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

This Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits of referenced application. Therefore, applicants do not believe that any fee is due in connection with the submission of this paper. However, if any fee is due, or if any overpayment has been made, the Commissioner is authorized to charge any such fee or credit any overpayment, to our Deposit Account No. 02-4377. Duplicate copies of this sheet are enclosed.

Respectfully submitted,

BAKER BOTTS L.L.P.

By: _____

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Form PTO-1449 U.S. Department of Commerce
(REV. 2-82) Patent and Trademark Office

INFORMATION DISCLOSURE STATEMENT BY APPLICANT
(Use several sheets if necessary)

Atty. Docket No.	Serial No.
AP35471 – 070457.1324	10/680,373
Applicants: Binder et al.	
Filing Date: October 7, 2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS

*Exam. Init.		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
		6 4 7 3 5 0 0	10/29/02	Risafi et al.	379	144.01	
		5 7 0 4 0 4 6	12/30/97	Hogan	395	239	
		5 6 9 2 1 3 2	11/25/97	Hogan	395	227	
		5 5 5 7 5 1 6	09/17/96	Hogan	364	406	
		5 4 7 7 0 3 8	12/19/95	Levine et al.	235	380	

FOREIGN PATENT DOCUMENT

		Document No.	Date	Country	Class	SubClass	Translator Yes	Translator No

OTHER DOCUMENTS (including Author, Title Date, Pertinent Pages, Etc.)

			U.S. Patent Application Publication No. US2003/0140228 to Binder, published July 24, 2003.
			U.S. Patent Application Publication No. US2003/0053609 to Risafi et al., published March 20, 2003.

Examiner

Date Considered

* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.